

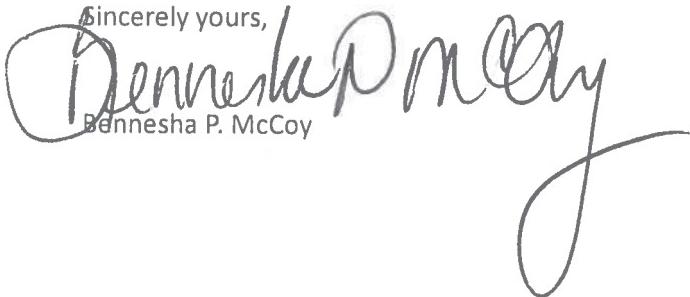
Bennesha P McCoy  
319 Lafayette St  
Bristol PA 190007  
609-772-0305  
Case Number# 23-10778-mdc

8/10/2023

Good morning,

I Bennesha McCoy am submitting these documents as an amendment per the trustee Christine Huber. I provided all documents to Mrs. Hubert that was requested, and it's been a nightmare. She stated that I needed to submit an amendment. So, I am sending the requested amendment. Schedule A/B, Schedule D, Schedule I and Schedule J. I pray that does not affect my hearing for 9/19/2023.

Sincerely yours,

  
Bennesha P. McCoy

Aug 14 2023

Fill in this information to identify your case:

Debtor 1	BENNESHA MCCOY		
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Pennsylvania			
Case number (if known)			

AUG 14 2023

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

Official Form 106I

MM / DD / YYYY

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

#### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	SENIOR TECHNICIAN	
Employer's name	NJ MVC	
Employer's address	3200 US HWY 1 STE 1 Number Street	
	City	State ZIP Code
	LAWRENCEVILLE NJ	08648
How long employed there?	18 YEARS	
	18 YEARS	

### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1      For Debtor 2 or non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 5,483.02      \$ \_\_\_\_\_

3. Estimate and list monthly overtime pay.

3. + \$ 1,372.38      + \$ \_\_\_\_\_

4. Calculate gross income. Add line 2 + line 3.

4. \$ 6,855.40      \$ \_\_\_\_\_

Debtor 1	BENNESHA MCCOY		Case number (if known)																								
	First Name	Middle Name	Last Name																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%; text-align: center;">For Debtor 1</th> <th style="width: 25%; text-align: center;">For Debtor 2 or non-filing spouse</th> </tr> </thead> <tbody> <tr> <td>Copy line 4 here.....</td> <td style="text-align: right;">→ 4. \$ <u>6,855.40</u></td> <td>\$ _____</td> </tr> </tbody> </table>					For Debtor 1	For Debtor 2 or non-filing spouse	Copy line 4 here.....	→ 4. \$ <u>6,855.40</u>	\$ _____																		
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Copy line 4 here.....	→ 4. \$ <u>6,855.40</u>	\$ _____																									
<p><b>5. List all payroll deductions:</b></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">5a. Tax, Medicare, and Social Security deductions</td> <td style="width: 50%; text-align: right;">5a. \$ <u>1498.11</u></td> <td>\$ _____</td> </tr> <tr> <td>5b. Mandatory contributions for retirement plans</td> <td style="text-align: right;">5b. \$ <u>411.22</u></td> <td>\$ _____</td> </tr> <tr> <td>5c. Voluntary contributions for retirement plans</td> <td style="text-align: right;">5c. \$ <u>50.70</u></td> <td>\$ _____</td> </tr> <tr> <td>5d. Required repayments of retirement fund loans</td> <td style="text-align: right;">5d. \$ <u>325.23</u></td> <td>\$ _____</td> </tr> <tr> <td>5e. Insurance</td> <td style="text-align: right;">5e. \$ <u>513.96</u></td> <td>\$ _____</td> </tr> <tr> <td>5f. Domestic support obligations</td> <td style="text-align: right;">5f. \$ <u>0.00</u></td> <td>\$ _____</td> </tr> <tr> <td>5g. Union dues</td> <td style="text-align: right;">5g. \$ <u>63.26</u></td> <td>\$ _____</td> </tr> <tr> <td>5h. Other deductions. Specify: _____</td> <td style="text-align: right;">5h. + \$ <u>0.00</u></td> <td>+ \$ _____</td> </tr> </table>				5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>1498.11</u>	\$ _____	5b. Mandatory contributions for retirement plans	5b. \$ <u>411.22</u>	\$ _____	5c. Voluntary contributions for retirement plans	5c. \$ <u>50.70</u>	\$ _____	5d. Required repayments of retirement fund loans	5d. \$ <u>325.23</u>	\$ _____	5e. Insurance	5e. \$ <u>513.96</u>	\$ _____	5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ _____	5g. Union dues	5g. \$ <u>63.26</u>	\$ _____	5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ _____
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<p><b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.      6. \$ <u>3,082.11</u>      \$ _____</p>																											
<p><b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.      7. \$ <u>3,773.29</u>      \$ _____</p>																											
<p><b>8. List all other income regularly received:</b></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small></td> <td style="width: 50%; text-align: right;">8a. \$ <u>0.00</u></td> <td>\$ _____</td> </tr> <tr> <td>8b. Interest and dividends</td> <td style="text-align: right;">8b. \$ <u>0.00</u></td> <td>\$ _____</td> </tr> <tr> <td>8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small></td> <td style="text-align: right;">8c. \$ <u>0.00</u></td> <td>\$ _____</td> </tr> <tr> <td>8d. Unemployment compensation</td> <td style="text-align: right;">8d. \$ <u>0.00</u></td> <td>\$ _____</td> </tr> <tr> <td>8e. Social Security</td> <td style="text-align: right;">8e. \$ <u>0.00</u></td> <td>\$ _____</td> </tr> <tr> <td>8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____</small></td> <td style="text-align: right;">8f. \$ <u>0.00</u></td> <td>\$ _____</td> </tr> <tr> <td>8g. Pension or retirement income</td> <td style="text-align: right;">8g. \$ <u>0.00</u></td> <td>\$ _____</td> </tr> <tr> <td>8h. Other monthly income. Specify: _____</td> <td style="text-align: right;">8h. + \$ <u>0.00</u></td> <td>+ \$ _____</td> </tr> </table>				8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ <u>0.00</u>	\$ _____	8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ _____	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ <u>0.00</u>	\$ _____	8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ _____	8e. Social Security	8e. \$ <u>0.00</u>	\$ _____	8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____</small>	8f. \$ <u>0.00</u>	\$ _____	8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ _____	8h. Other monthly income. Specify: _____	8h. + \$ <u>0.00</u>	+ \$ _____
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<p><b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.</p>																											
<p><b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</p>																											
<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 50%;">9. \$ <u>0.00</u></td> <td style="width: 50%; text-align: right;">\$ _____</td> </tr> </table> <span style="margin-left: 20px; display: inline-block; vertical-align: middle;"> <table border="1" style="display: inline-table;"> <tr> <td style="width: 50%;">10. \$ <u>0.00</u></td> <td style="width: 50%; text-align: right;">+ \$ <u>0.00</u> = \$ _____</td> </tr> </table> </span>				9. \$ <u>0.00</u>	\$ _____	10. \$ <u>0.00</u>	+ \$ <u>0.00</u> = \$ _____																				
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10. \$ <u>0.00</u>	+ \$ <u>0.00</u> = \$ _____																										
<p><b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> <small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____</small></p>																											
<span style="margin-right: 20px;">11. + \$ _____</span> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 50%;">12. \$ <u>3,773.29</u></td> <td style="width: 50%; text-align: right;">\$ _____</td> </tr> </table> <p style="margin-left: 20px;"><b>Combined monthly income</b></p>				12. \$ <u>3,773.29</u>	\$ _____																						
12. \$ <u>3,773.29</u>	\$ _____																										
<p><b>13. Do you expect an increase or decrease within the year after you file this form?</b></p> <p><input checked="" type="checkbox"/> No.  <input type="checkbox"/> Yes. Explain: _____</p>																											

**Fill In this Information to Identify your case and this filing:**

Debtor 1	Bennesha	Prestchelle	McCoy
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of _____		
Case number	23-10778-mdc		

Aug 14 2023

Check if this is an amended filing

**Official Form 106A/B**

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- No. Go to Part 2.  
 Yes. Where is the property?

1.1. 319 Lafayette st  
Street address, if available, or other description

**What is the property? Check all that apply.**

- Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ 277,000 \$ 152,810

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Check if this is community property (see instructions)

Bucks  
County

**Who has an interest in the property? Check one.**

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

If you own or have more than one, list here:

1.2. Street address, if available, or other description

**What is the property? Check all that apply.**

- Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

City State ZIP Code

**Who has an interest in the property? Check one.**

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Check if this is community property (see instructions)

County

**Other information you wish to add about this item, such as local property identification number:** \_\_\_\_\_

Debtor 1

Bennesha

First Name

Prestchelle

Middle Name

McCoy

Last Name

Case number (if known) 23-10778-mdc

1.3.

Street address, if available, or other description

**What is the property? Check all that apply.**

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

County \_\_\_\_\_

**Who has an interest in the property? Check one.**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another \_\_\_\_\_

 Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. .... →

\$ 125,810

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- No  
 Yes

3.1. Make: LexusModel: 350Year: 2014

Approximate mileage: \_\_\_\_\_

Other information:

no longer have vehicle

**Who has an interest in the property? Check one.**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ 27,500 \$ 26,000

If you own or have more than one, describe here:

3.2. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information:

**Who has an interest in the property? Check one.**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Debtor 1

Bennesha Prestchelle McCoy

Case number (if known) 23-10778-mdc

3.3. Make: \_\_\_\_\_

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model: \_\_\_\_\_

Current value of the entire property? Current value of the portion you own?

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information: \_\_\_\_\_

- Check if this is community property (see instructions)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

3.4. Make: \_\_\_\_\_

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model: \_\_\_\_\_

Current value of the entire property? Current value of the portion you own?

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information: \_\_\_\_\_

- Check if this is community property (see instructions)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No  
 Yes

4.1. Make: \_\_\_\_\_

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model: \_\_\_\_\_

Current value of the entire property? Current value of the portion you own?

Year: \_\_\_\_\_

Other information: \_\_\_\_\_

- Check if this is community property (see instructions)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model: \_\_\_\_\_

Current value of the entire property? Current value of the portion you own?

Year: \_\_\_\_\_

Other information: \_\_\_\_\_

- Check if this is community property (see instructions)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here. →

\$ 26.00

Debtor 1

Bennesha

First Name

Prestchelle

Middle Name

McCoy

Last Name

Document Page 7 of 15

Case number (if known) 23-10778-mdc

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....

\$

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....

\$

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....

\$

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....

\$

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....

\$

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....

\$

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....

\$

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....

\$

**14 Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

\$

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here →**

\$

Debtor 1

Bennesha

Prestchelle

McCoy

Case number (if known) 23-10778-mdc

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes .....

Cash: .....

\$ .....

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes .....

Institution name:

17.1. Checking account:	PNC BANK	\$ 1,153.26
17.2. Checking account:	.....	\$ .....
17.3. Savings account:	.....	\$ .....
17.4. Savings account:	.....	\$ .....
17.5. Certificates of deposit:	.....	\$ .....
17.6. Other financial account:	.....	\$ .....
17.7. Other financial account:	.....	\$ .....
17.8. Other financial account:	.....	\$ .....
17.9. Other financial account:	.....	\$ .....

**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes .....

Institution or issuer name:

.....	\$ .....
.....	\$ .....
.....	\$ .....

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

0% %

0% %

0% %

\$ .....

\$ .....

\$ .....

Debtor 1

Bennesha

First name

Prestchelle

Middle name

McCoy

Last name

Case number (if known) 23-10778-mdc

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them.....

Issuer name:

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**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account: Institution name:

401(k) or similar plan: \_\_\_\_\_ \$ \_\_\_\_\_

Pension plan: STATE of NJ Pension \$ 19,360.00

IRA: \_\_\_\_\_ \$ \_\_\_\_\_

Retirement account: \_\_\_\_\_ \$ \_\_\_\_\_

Keogh: \_\_\_\_\_ \$ \_\_\_\_\_

Additional account: \_\_\_\_\_ \$ \_\_\_\_\_

Additional account: \_\_\_\_\_ \$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes .....

Institution name or individual:

Electric: \_\_\_\_\_ \$ \_\_\_\_\_

Gas: \_\_\_\_\_ \$ \_\_\_\_\_

Heating oil: \_\_\_\_\_ \$ \_\_\_\_\_

Security deposit on rental unit: \_\_\_\_\_ \$ \_\_\_\_\_

Prepaid rent: \_\_\_\_\_ \$ \_\_\_\_\_

Telephone: \_\_\_\_\_ \$ \_\_\_\_\_

Water: \_\_\_\_\_ \$ \_\_\_\_\_

Rented furniture: \_\_\_\_\_ \$ \_\_\_\_\_

Other: \_\_\_\_\_ \$ \_\_\_\_\_

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No Yes .....

Issuer name and description:

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Debtor 1

Bennesha

Prestchelle

McCoy

Case number (if known)

23-10778-mdc

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

\$ _____
\$ _____
\$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

 No Yes. Give specific information about them....

\$ _____
----------

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them....

\$ _____
----------

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them....

\$ _____
----------

Money or property owed to you?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

 No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal:	\$ _____
State:	\$ _____
Local:	\$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....

Alimony:	\$ _____
Maintenance:	\$ _____
Support:	\$ _____
Divorce settlement:	\$ _____
Property settlement:	\$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information.....

\$ _____
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Debtor 1

Bennesha

Middle Name

Prestchelle

Last Name

McCoy

Case number (if known) 23-10778-mdc

**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance* No Yes. Name the insurance company \_\_\_\_\_ of each policy and list its value... Company name: \_\_\_\_\_ Beneficiary: \_\_\_\_\_ Surrender or refund value: \$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.* No Yes. Give specific information.....   \$ \_\_\_\_\_**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue* No Yes. Describe each claim. .....   \$ \_\_\_\_\_**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights***to set off claims* No Yes. Describe each claim. .....   \$ \_\_\_\_\_**35. Any financial assets you did not already list** No Yes. Give specific information.....   \$ \_\_\_\_\_**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached  
for Part 4. Write that number here** →   \$ \_\_\_\_\_**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.

**Current value of the  
portion you own?**  
Do not deduct secured claims  
or exemptions.

**38. Accounts receivable or commissions you already earned** No Yes. Describe.....   \$ \_\_\_\_\_**39. Office equipment, furnishings, and supplies***Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices* No Yes. Describe.....   \$ \_\_\_\_\_

Debtor 1

Bennesha

Prestchelle

McCoy

Case number (if known) 23-10778-mdc

## 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

 No Yes. Describe.....

	\$
--	----

## 41. Inventory

 No Yes. Describe.....

	\$
--	----

## 42. Interests in partnerships or joint ventures

 No Yes. Describe.....

Name of entity:	% of ownership:	\$
	%	\$
	%	\$
	%	\$

## 43. Customer lists, mailing lists, or other compilations

 No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe.....

	\$
--	----

## 44. Any business-related property you did not already list

 No Yes. Give specific information .....

	\$
	\$
	\$
	\$
	\$
	\$

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached  
for Part 5. Write that number here →

\$
----

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
If you own or have an interest in farmland, list it in Part 1.**

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

 No. Go to Part 7. Yes. Go to line 47.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

## 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

 No Yes .....

	\$
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Debtor 1

Bennisha

Prestchelle

McCoy

Case number (if known) 23-10778-mdc

## 48. Crops—either growing or harvested

 No Yes. Give specific information.....

\$ \_\_\_\_\_

## 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

 No Yes.....

\$ \_\_\_\_\_

## 50. Farm and fishing supplies, chemicals, and feed

 No Yes.....

\$ \_\_\_\_\_

## 51. Any farm- and commercial fishing-related property you did not already list

 No Yes. Give specific information.....

\$ \_\_\_\_\_

## 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....



\$ \_\_\_\_\_

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No Yes. Give specific information.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

## 54. Add the dollar value of all of your entries from Part 7. Write that number here .....



\$ \_\_\_\_\_

**Part 8: List the Totals of Each Part of this Form**55. Part 1: Total real estate, line 2 ..... → 122,810

56. Part 2: Total vehicles, line 5

\$ 216,000

57. Part 3: Total personal and household items, line 15

\$ 500

58. Part 4: Total financial assets, line 36

\$ \_\_\_\_\_

59. Part 5: Total business-related property, line 45

\$ 0

60. Part 6: Total farm- and fishing-related property, line 52

\$ 0

61. Part 7: Total other property not listed, line 54

+ \$ 0

62. Total personal property. Add lines 56 through 61. ....

\$ \_\_\_\_\_ Copy personal property total → + \$ \_\_\_\_\_

63. Total of all property on Schedule A/B. Add line 55 + line 62. ....

\$ \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	BENNESHA MCCOY		
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		District of	
Case number (if known)			

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

Aug 14 2023

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

SON

Dependent's age

25

Does dependent live with you?

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents?

- No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

Your expenses	
4.	\$ 1,310.00
4a.	\$ _____
4b.	\$ _____
4c.	\$ 500.00
4d.	\$ 0.00

Debtor 1 BENNESHA MCCOY  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

		<b>Your expenses</b>
5.	<b>Additional mortgage payments for your residence, such as home equity loans</b>	\$ <u>0.00</u>
6.	<b>Utilities:</b>	
6a.	<b>Electricity, heat, natural gas</b>	\$ <u>240.00</u>
6b.	<b>Water, sewer, garbage collection</b>	\$ <u>348.00</u>
6c.	<b>Telephone, cell phone, Internet, satellite, and cable services</b>	\$ <u>287.00</u>
6d.	<b>Other. Specify: _____</b>	\$ <u>0.00</u>
7.	<b>Food and housekeeping supplies</b>	\$ <u>350.00</u>
8.	<b>Childcare and children's education costs</b>	\$ <u>0.00</u>
9.	<b>Clothing, laundry, and dry cleaning</b>	\$ <u>150.00</u>
10.	<b>Personal care products and services</b>	\$ <u>100.00</u>
11.	<b>Medical and dental expenses</b>	\$ <u>0.00</u>
12.	<b>Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.</b>	\$ <u>0.00</u>
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	\$ <u>0.00</u>
14.	<b>Charitable contributions and religious donations</b>	\$ <u>0.00</u>
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	<b>Life insurance</b>	\$ <u>0.00</u>
15b.	<b>Health insurance</b>	\$ <u>0.00</u>
15c.	<b>Vehicle insurance</b>	\$ <u>0.00</u>
15d.	<b>Other insurance. Specify: _____</b>	\$ <u>0.00</u>
16.	<b>Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</b>	\$ <u>0.00</u>
17.	<b>Installment or lease payments:</b>	
17a.	<b>Car payments for Vehicle 1</b>	\$ <u>0.00</u>
17b.	<b>Car payments for Vehicle 2</b>	\$ <u>0.00</u>
17c.	<b>Other. Specify: _____</b>	\$ <u>0.00</u>
17d.	<b>Other. Specify: _____</b>	\$ <u>0.00</u>
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	\$ <u>0.00</u>
19.	<b>Other payments you make to support others who do not live with you. Specify: _____</b>	\$ <u>0.00</u>
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I, Your Income.</b>	
20a.	<b>Mortgages on other property</b>	\$ <u>0.00</u>
20b.	<b>Real estate taxes</b>	\$ <u>0.00</u>
20c.	<b>Property, homeowner's, or renter's insurance</b>	\$ <u>0.00</u>
20d.	<b>Maintenance, repair, and upkeep expenses</b>	\$ <u>0.00</u>
20e.	<b>Homeowner's association or condominium dues</b>	\$ <u>0.00</u>